

A M E N D M E N T

Please **AMEND** the claims as follows:

1 to 78. (Previously Cancelled)

79. (Currently Amended) A method, comprising:

~~_____ receiving data that includes~~
~~_____ an account identifier that indicates a financial account,~~
~~_____ a check identifier that indicates a check drawn on the financial account, and~~
~~_____ an amount of funds reserved for payment with the check;;~~
~~_____ making the amount of funds unavailable for use in the financial account;~~
~~_____ generating a code that indicates the received data;~~
~~_____ transmitting the code;~~
~~receiving a the code after the step of transmitting the code; and~~
~~determining from the code an the amount of funds reserved for payment with a~~
~~predetermined the check.~~

80. (Previously Added) The method of claim 79, in which the step of receiving the code comprises:

receiving DTMF signals.

81. (Previously Added) The method of claim 79, in which the step of receiving the code comprises:

receiving the code via a World Wide Web site.

82. (Previously Added) The method of claim 79, further comprising:

transmitting a message including the amount of funds.

83. (Previously Added) The method of claim 79, further comprising:

storing an indication that the predetermined check has been claimed.

84. (Currently Amended) A method, comprising:

receiving data that includes

an account identifier that indicates a financial account,

a check identifier that indicates a check drawn on the financial account, and

an amount of funds;

making the amount of funds unavailable for use in the financial account;

generating a code that indicates the check;

transmitting the code to a first device;

receiving the code from a second device;

determining the data based on the code; and

transmitting a message that indicates the amount of funds; and

making the amount of funds available for payment.

85. (Previously Added) The method of claim 84, in which the step of receiving the code comprises:

receiving DTMF signals.

86. (Previously Added) The method of claim 84, in which the step of receiving the code comprises:

receiving the code via a World Wide Web site.

87. (Previously Added) The method of claim 84, in which the step of generating the code comprises:

encrypting at least some of the data.

88. (CANCELED)

89. (Previously Added) The method of claim 84, in which the step of transmitting the message comprises:

transmitting an audio message.

90. (Currently Amended) A method comprising:

receiving data that includes:

an identifier of an account,

an identifier of a check drawn on the account, and

an amount of funds;

making the amount of funds in the account unavailable for use;

generating a code associated with the check, wherein the code is generated based on at least one of the identifier of the account, the identifier of the check, and the amount of funds;

and

transmitting the code;

~~receiving the code;~~

~~determining the amount of funds based on the code; and~~

~~transmitting a message that indicates the amount of funds.~~

91. (Currently Amended) A method comprising:

receiving data from a payor of a check that includes:

an identifier of an account upon which the check is drawn,

an identifier of the check, and

an amount of funds associated with the check;

making the amount of funds in the account unavailable for use by the payor;

generating a code associated with the check, wherein the code is generated based on at least one of the identifier of the account, the identifier of the check, and the amount of funds;

and

transmitting the code to a payee of the check;

~~receiving the code from a payor of the check;~~

~~determining, based on the code, the amount of funds; and~~

~~transmitting a message that indicates the amount of funds.~~

92. (Previously Added) The method of claim 91 wherein receiving data includes receiving signals representative of the data via a network.

93. (Previously Added) The method of claim 92 wherein receiving signals representative of the data via a network includes receiving signals representative of the data via a phone network.

94. (Previously Added) The method of claim 92 wherein receiving signals representative of the data via a network includes receiving signals representative of the data via the Internet.

95. (Previously Added) The method of claim 91 wherein receiving data includes receiving a personal identification number (PIN).

96. (Previously Added) The method of claim 91 further including receiving an authorization to charge the payor a fee for making the amount of funds in the account unavailable for use by the payor.

97. (Previously Added) The method of claim 91 further including transmitting data representative of the amount of funds made unavailable in response to receiving the code.

98. (Previously Added) The method of claim 91 further including providing the amount of funds made unavailable in response to receiving the code.

99. (Previously Added) The method of claim 91 wherein generating a code includes encrypting data representing at least one of the identifier of the account, the identifier of the check; and the amount of funds.

100. (Previously Added) The method of claim 91 wherein generating a code includes storing in a database at least one of the identifier of the account, the identifier of the check; and the amount of funds.

101. (Previously Added) The method of claim 91 further including providing the amount of funds made unavailable if a code received can be decrypted into data representing at least one of the identifier of the account, the identifier of the check; and the amount of funds.

102. (Previously Added) The method of claim 91 further including providing the amount of funds made unavailable if a code received can be used to retrieve data representing at least one of the identifier of the account, the identifier of the check; and the amount of funds from a database.

103. (Currently Amended) A method comprising:

receiving a request from a payor of a check to register an amount of funds associated with the check as certified wherein the amount of funds is guaranteed to be available upon cashing of the check by a payee associated with the check and wherein the request includes:

an identifier of an account upon which the check is drawn,

an identifier of the check, and

the amount of funds associated with the check;

making the amount of funds in the account unavailable for use by the payor;

generating a code associated with the check, wherein the code is generated based on at least one of the identifier of the account, the identifier of the check, and the amount of funds;

and

transmitting the code to the payee of the check.

~~receiving the code from a payor of the check;~~

~~determining, based on the code, the amount of funds; and~~

~~transmitting a message that indicates the amount of funds.~~